

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-55 (Canceled)

56. (Withdrawn) A method comprising:

receiving, from a source, a set of payment requests on behalf of a plurality of payors;
processing the set of payment requests to generate a set of payment instructions, wherein the processing includes at least identifying a payee associated with a payment request of the set of payment requests based, at least in part, on information in the payment request of the set of payment requests; and

transmitting the set of payment instructions to a merchant payment processing system, wherein the merchant payment processing system issues payments in accordance with the set of payment instructions, and wherein the merchant payment processing system resides at the source.

57. (Withdrawn) The method of Claim 56, wherein processing the set of payment requests to generate a set of payment instructions includes determining a remittance center of the payee to which the payment instructions are to be sent.

58. (Withdrawn) The method of Claim 57, wherein processing the set of payment requests to generate a set of payment instructions includes altering an account number included in the payment request of the set of payment requests according to at least one alteration rule associated with the payee.

59. (Currently amended) A computer-implemented method comprising:

transmitting, from a source system processor to a remittance payment processor, a set of payment requests on behalf of a plurality of payors;

receiving, from the remittance payment processor, a set of payment instructions, ~~wherein~~

~~the generated by the remittance payment processor generated the set of payment instructions by,~~
~~at least in part, processing the set of payment requests, wherein the generation of the set of~~
~~payment instructions processing included s at least one of:~~

~~(i) identifying a payee in a merchant database associated with a payment request of~~
~~the set of payment requests based, at least in part, on information in a the payment request of the~~
~~set of payment requests and retrieving information associated with the payee from the merchant database,~~
~~wherein the information is included in a payment instruction of the set of payment instructions;~~

~~(ii) determining a remittance center of the payee to which payment is to be sent,~~
~~or~~

~~(iii) altering an account number associated with the payment request according to~~
~~at least one alteration rule associated with the payee; and~~
~~issuing, by the source system processor, a plurality of payments in accordance with the set~~
~~of payment instructions received from the remittance payment processor including a payment~~
~~associated with the payment request, wherein the payment is made to reflects the at least one of~~
~~the identified payee, determined remittance center, or altered account number.~~

60. (Withdrawn) A system comprising:

a database, wherein the database includes payee information for each of a plurality of payees;

a processor in communication with the database, wherein the processor executes software instructions for:

receiving, from a source, a set of payment requests on behalf of a plurality of payors,

processing the set of payment requests to generate a set of payment instructions utilizing at least a portion of the payee information stored in the database, and wherein the processing includes identifying a payee associated with a payment request of the set of payment requests based, at least in part, on information in the payment request of the set of payment requests, and

transmitting the set of payment instructions to a merchant payment processing system, wherein the merchant payment processing system issues payments in accordance

with the set of payment instructions, and wherein the merchant payment processing system resides at the source.

61. (Withdrawn) The system of Claim 60, wherein the software instructions executed by the processor for processing the set of payment requests to generate a set of payment instructions further include determining a remittance center of the payee to which the payment instructions are to be sent.

62. (Withdrawn) The system of Claim 61, wherein the software instructions executed by the processor for processing the set of payment requests to generate a set of payment instructions further include altering an account number included in the payment request of the set of payment requests according to at least one alteration rule associated with the payee.

63. (Withdrawn) A system comprising:

a database, wherein the database includes at least one set of payment requests on behalf of a plurality of payors;

a processor in communication with the database, wherein the processor executes software instructions for:

transmitting, to a remittance payment processor, the at least one set of payment requests on behalf of a plurality of payors,

receiving, from the remittance payment processor, a set of payment instructions, wherein the remittance payment processor generated the set of payment instructions by, at least in part, processing the set of payment requests, wherein the processing included at least one of (i) merchant identification, (ii) account ranging, or (iii) account scheming, and

transmitting the set of payment instructions received from the remittance payment processor to the remittance center specified in the payment instructions.

64. (Currently amended) A system comprising:

means for receiving, by a remittance payment processor from a source system processor, a set

of payment requests on behalf of a plurality of payors;

means for ~~generating-processing~~ by the remittance payment processor, ~~the set of payment requests to generate~~ a set of payment instructions, wherein the ~~processing~~ means for generating the set of payment instructions includes means for at least one of:

~~(i) identifying a payee in a merchant database associated with a payment request of the set of payment requests-based, at least in part, on information in a the payment request of the set of payment requests and means for retrieving information associated with the payee from the merchant database, wherein the information is included in a payment instruction of the set of payment instructions;~~

~~(ii) determining a remittance center of the payee to which payment is to be sent;~~

or

~~(iii) altering an account number associated with the payment request according to at least one alteration rule associated with the payee; and~~

means for transmitting, by the remittance payment processor to the source system processor, the set of payment instructions ~~to a merchant payment processing system~~, wherein the ~~merchant payment processing source system processor~~ issues a plurality of payments in accordance with the set of payment instructions including a payment associated with the payment request, wherein the payment ~~is made to reflects the at least one of the identified payee, determined remittance center, or altered account number, and wherein the merchant payment processing system resides at the source.~~

65. (Withdrawn) A system comprising:

means for transmitting, to a remittance payment processor, a set of payment requests on behalf of a plurality of payors;

means for receiving, from the remittance payment processor, a set of payment instructions, wherein the remittance payment processor generated the set of payment instructions by, at least in part, processing the set of payment requests, wherein the processing included at least one of (i) merchant identification, (ii) account ranging, or (iii) account scheming; and

means for transmitting the set of payment instructions received from the remittance payment processor to the remittance center specified in the payment instructions.

66. (Currently amended) A system comprising:
a communications interface;
a processor in communication with the communications interface, wherein the processor
is configured to ~~executes~~ software instructions to ~~for~~:

~~transmitting~~, to a remittance payment processor, a set of payment requests on
behalf of a plurality of payors;

receive ~~receiving~~, from the remittance payment processor, a set of payment
instructions, ~~wherein the~~ generated by the remittance payment processor ~~generated the set~~
~~of payment instructions by, at least in part, processing the set of payment requests,~~
wherein the generation of the set of payment instructions ~~processing~~ includes at least
one of:

(i) ~~identifying a payee in a merchant database associated with a payment request of~~
~~the set of payment requests based, at least in part, on information in a the payment~~
~~request of the set of payment requests and retrieving information associated with the payee from~~
the merchant database, wherein the information is included in a payment instruction of the set of
payment instructions;

(ii) ~~determining a remittance center of the payee to which payment is to be sent,~~
~~or~~

(iii) ~~altering an account number associated with the payment request according to~~
~~at least one alteration rule associated with the payee; and~~

issue ~~issuing~~, by the source system processor, ~~a plurality of~~ payments in accordance
with the set of payment instructions received from the remittance payment processor
including a payment associated with the payment request, wherein the payment is made
to ~~reflects the at least one of the identified payee, determined remittance center, or altered~~
~~account number.~~

67. (Currently amended) A system comprising:
means for transmitting, from a source system processor to a remittance payment
processor, a set of payment requests on behalf of a plurality of payors;
means for receiving, from the remittance payment processor, a set of payment

instructions, ~~wherein the~~ generated by the remittance payment processor ~~generated the set of~~
~~payment instructions by, at least in part, processing the set of payment requests, wherein the~~
~~generation of the set of payment instructions processing included~~ s at least one of:

(i) ~~identifying a payee in a merchant database associated with a payment request of~~
~~the set of payment requests based, at least in part, on information in a the payment request of the~~
~~set of payment requests and retrieving information associated with the payee from the merchant database,~~
~~wherein the information is included in a payment instruction of the set of payment instructions;~~

(ii) ~~determining a remittance center of the payee to which payment is to be sent,~~

~~or~~

(iii) ~~altering an account number associated with the payment request according to~~
~~at least one alteration rule associated with the payee; and~~

~~means for issuing, by the source system processor, a plurality of payments in accordance~~
~~with the set of payment instructions received from the remittance payment processor including a~~
~~payment associated with the payment request, wherein the payment is made to reflects the at~~
~~least one of the identified payee, determined remittance center, or altered account number.~~

68. (Currently amended) A computer-implemented method comprising:

~~receiving, by a remittance payment processor from a source system processor, a set of~~
~~payment requests on behalf of a plurality of payors;~~

~~generating processing, by the remittance payment processor, the set of payment requests to~~
~~generate a set of payment instructions, wherein the processing-generation of the set of payment~~
~~instructions includes at least one of:~~

(i) ~~identifying a payee in a merchant database associated with a payment request of the set of payment~~
~~requests-based, at least in part, on information in a the payment request of the set of payment requests~~
~~and retrieving information associated with the payee from the merchant database, wherein the information~~
~~is included in a payment instruction of the set of payment instructions;~~

(ii) ~~determining a remittance center of the payee to which payment is to be sent,~~

~~or~~

(iii) ~~altering an account number associated with the payment request according to~~
~~at least one alteration rule associated with the payee; and~~

~~transmitting, by the remittance payment processor to the source system processor, the set of payment instructions to a merchant payment processing system, wherein the merchant payment processing source system processor issues a plurality of payments in accordance with the set of payment instructions including a payment associated with the payment request, wherein the payment is made to reflects the at least one of the identified payee, determined remittance center, or altered account number, and wherein the merchant payment processing system resides at the source.~~

69. (Currently amended) A system comprising:
a communications interface;
a processor in communication with the communications interface, wherein the processor is configured to executes software instructions to for:

~~receiving~~ receive, from a source system processor, a set of payment requests on behalf of a plurality of payors;

~~generate processing the set of payment requests to generate~~ a set of payment instructions, wherein the ~~processing generation of the set of payment instructions~~ includes ~~at least one of~~:

(i) ~~identifying a payee in a merchant database associated with a payment request of the set of payment requests based, at least in part, on information in a the payment request of the set of payment requests and retrieving information associated with the payee from the merchant database, wherein the information is included in a payment instruction of the set of payment instructions;~~

(ii) ~~determining a remittance center of the payee to which payment is to be sent;~~
or

(iii) ~~altering an account number associated with the payment request according to at least one alteration rule associated with the payee; and~~

~~transmitting, to the source system processor, the set of payment instructions to a merchant payment processing system, wherein the merchant payment processing source system processor issues a plurality of payments in accordance with the set of payment instructions including a payment associated with the payment request, wherein the~~

payment is made to reflects the ~~at least one of the identified payee, determined remittance center, or altered account number, and wherein the merchant payment processing system resides at the source.~~

70. (New) The computer-implemented method of Claim 59, wherein the generation of the set of payment instructions further includes determining a remittance center of the payee to which the payment is to be sent, and wherein the payment is directed to the determined remittance center.

71. (New) The computer-implemented method of Claim 59, wherein the generation of the set of payment instructions further includes altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the payment includes the altered account number.

72. (New) The computer-implemented method of Claim 59, wherein the issued payment is an electronic credit transmitted from the source system processor to an external entity.

73. (New) The system of Claim 66, wherein the generation of the set of payment instructions further includes determining a remittance center of the payee to which payment is to be sent, and wherein the payment is directed to the determined remittance center.

74. (New) The system of Claim 66, wherein the generation of the set of payment instructions further includes altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the payment includes the altered account number.

75. (New) The system of Claim 66, wherein the issued payment is an electronic credit transmitted from the source system processor to an external entity.

76. (New) The computer-implemented method of Claim 68, wherein the generation of the

set of payment instructions further includes determining a remittance center of the payee to which payment is to be sent, and wherein the payment is directed to the determined remittance center.

77. (New) The computer-implemented method of Claim 68, wherein the generation of the set of payment instructions further includes altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the payment includes the altered account number.

78. (New) The computer-implemented method of Claim 68, wherein the issued payment is an electronic credit transmitted from the source system processor to an external entity.

79. (New) The system of Claim 69, wherein the generation of the set of payment instructions further includes determining a remittance center of the payee to which payment is to be sent, and wherein the payment is directed to the determined remittance center.

80. (New) The system of Claim 69, wherein the generation of the set of payment instructions further includes altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the payment includes the altered account number.

81. (New) The system of Claim 69, wherein the issued payment is an electronic credit transmitted from the source system processor to an external entity.